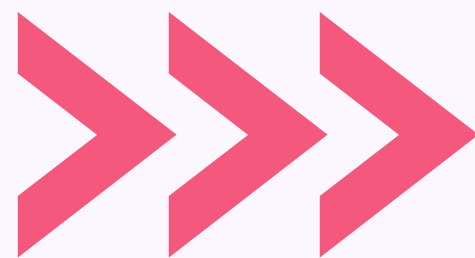


ESKER  **BB MERCHANT SERVICES**

**YOUR LEGACY
SYSTEMS AREN'T
JUST OUTDATED,
THEY'RE ACTIVELY
COSTING YOU
MONEY**





FOUR WAYS LEGACY SYSTEMS CREATE INVISIBLE DRAG

1. No fee visibility, you can't see where your payment costs are actually going, just a blended total.
2. Manual processes, Excel spreadsheets, split access, human error, friction baked into every transaction.
3. Customer friction, mismatched payment methods lead to abandoned checkouts and lost repeat business.
4. Siloed data, AR and Treasury working in isolation means no one has the full cash picture at once.



THE REAL BARRIER ISN'T TECHNOLOGY - IT'S ACCOUNTABILITY

Nobody wants to sanction a system change and be accountable for the disruption. So systems stay in place long past their useful life, because inertia feels safer than risk.

The mindset holding you back:

- Changing the system feels risky.
- Large-scale overhaul or nothing.
- Wait until it becomes a crisis.

The smarter approach:

- Targeted low-risk improvements.
- Fix one pocket at a time.
- Act before the cost compounds.



TARGETED WINS BEAT BIG-BANG TRANSFORMATIONS

You don't need to rebuild the whole engine. Small, specific improvements to individual pockets of your systems create outsized results.

Example: Using AI specifically for chargeback dispute resolution, without changing any other infrastructure - substantially improved win rates.

Example: Renegotiating payment terms with an existing provider, not switching, delivered immediate cost reduction on high-volume transactions.


Example: A small operational adjustment on tight margins and high volume has a disproportionately large cash flow impact.



WHAT TO ACTUALLY ASK YOUR TEAM THIS WEEK

1. Which payment processes haven't been reviewed in over 12 months?
2. Do AR and Treasury share a single view of cash in and cash out?
3. Where are our customers experiencing friction - and what does that cost us in lost repeat business?
4. If we fixed one specific pocket of the system, which would have the fastest payback?

You need a starting point. The cost of doing nothing compounds quietly, every single month.



Legacy processes often create unnecessary friction, whether through manual collections, siloed data or payment costs that have not been reviewed in years. Small, targeted changes can deliver measurable improvements without major disruption.

Contact James Yerkess at BB Merchant Services or Jim Cooper at Esker to discuss where the quickest operational and financial gains may lie.

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